ARCHITECTURE, CIVIL ENGINEERING, SURVEYING, &c.—Offices, No. 29, Southampton-buildings, Chancery-lane, Holborn. Established above forty years. Mr. GRAYSON begs to inform those gentlemanly who are interested in the above sciences, that he continues to GIVE INSTRUCTION in Drawing and every branch connected therewith, including Architecture, Surveying, Perspective, and Landscape Painting, with access to an extensive and valuable collection of models and works on the fine arts.—Mr. GRAYSON in attendance from 9 a.m. to 9 p.m., and Sundays excepted.

PROVISION FOR FAMILIES BY MEANS OF DEATH ENDOWMENTS FOR CHURCHMEN, CONVENTS, AND SCHOOLS, BY MEANS OF ASSURANCE.

THE CATHOLIC LAW and GENERAL LIFE ASSURANCE COMPANY, 8, New Coventry-street, Leicester-square, London; 13, Hunter's-walk, Dublin; and 18, Rue Treuttet, Paris. Incorporated under 7 & 8 Vict. c. 110.

CAPITAL £50,000.

This Company assures diseased as well as healthy lives for sums of from £1 to £500.

The annual income is nearly £4,000.

Lives declined by other offices accepted at equitable rates.

Prospectuses, proposals, and every information furnished on application to the Actuary or Secretary, by order,

W. FORRESTALL, Managing Director.

LIFE ASSURANCE for the WORKING-CLASSES.

BRANCH OFFICE—8, EXETER 'CHANGE, WELLINGTON-STREET NORTH (opposite Waterloo bridge), STRAND.

Open every Evening from Six till Eight o'clock.

Subscription for securing payments of £1 and up to £20, payable on death of subscriber, may be made upon the following terms, certified by the Actuary of the Company, W. H. Archer, Esq.:—

Weekly Contributions for payment of £1 at death.

Healthy persons whose age on becoming subscribers shall be—

From 10 to 17 years, to pay One Penny per Week.
" 18 to 45 " Twopence "
" 46 to 55 " Threepence "

Collectors call at the houses of Subscribers for these weekly subscriptions.

The rate of subscription will not increase as the contributor grows older, but the same weekly amount paid at the commencement will be continued throughout life.

Subscribers may make from one to ten subscriptions, so as to secure the sum of Five, Ten, Fifteen, Twenty, and so on up to Fifty Pounds.

N.B. No communications relative to the assurance of sums from £1 to £20 can be attended to unless addressed to Mr. JOHN MOLYNEUX, 8, Exeter 'Change, Wellington-street North, Strand.

MERCHANTS' AND TRADESMAN'S MUTUAL LIFE ASSURANCE OFFICE, 3, Chatham-place, Blackfriars, London.

JOHN MACGREGOR, Esq. M.P. Chairman.

The Advantages offered by this Society are—
POLICIES INDISPUTABLE, unless obtained by fraud.
All the MEDICAL FEES PAID by the Society.
Policies payable during the life of the Assured.
Non-forfeiture of Policies through non-payment of premiums may be prevented.
LOANS granted on Personal and other Securities in connection with Life Assurance.
Prospectuses and every information may be obtained at the Office.

GEORGE THOMSON, Manager.
THOS. MUSGRAVE, Secretary.

THE YORKSHIRE FIRE and LIFE INSURANCE COMPANY. Established at York, 1824, and empowered by Act of Parliament. Capital, 300,000l.

TRUSTEES.
Lord Wenlock, Escrick Park.
G. L. Thompson, esq. Sheriff Hutton Park.
Robt. Swann, esq. York.

BANKERS.—Messrs. Swann, Clough, and Co. York.
ACTUARY and SECRETARY.—Mr. W. L. Newman, York.

The attention of the public is particularly called to the terms of the Company for LIFE INSURANCES, and to the distinction which is made between male and female lives.

Extract from the Table of Premiums for Insuring 100l.

Age next birth-day.	A MALE.	A FEMALE.	Age next birth-day.	A MALE.	A FEMALE.
	Whole Life Premiums.			Whole Life Premiums.	
	£ s. d.	£ s. d.		£ s. d.	£ s. d.
10	1 7 8	1 8 4	60	3 11 6	3 3 8
15	1 8 3	1 7 8	65	4 1 6	3 13 3
16	1 11 3	1 8 10	66	4 11 6	4 3 6
20	1 14 4	1 11 6	68	5 4 6	4 [illegible] 0
25	1 17 2	1 11 8	70	6 6 0	5 5 6
28	2 0 3	1 16 8	71	7 4 0	6 0 6
*30	2 5 0	1 18 8	72	8 4 0	7 10 6
32	2 8 6	2 2 10	73	10 0 6	9 7 6
35	2 13 0	2 6 4	74	11 16 8	11 2 6
40	2 18 8	2 12 0	75		13 1 8
45	3 6 8	2 17 6	80		15 13 10

* EXAMPLE.—A gentleman whose age does not exceed 30, may insure 1,000l. payable on his decease, for an annual payment of 25l. 5s.; and a lady of the same age can secure the same sum, for an annual payment of 19l. 17s. 6d.

Prospectuses, with the rates of premium for the intermediate ages, and every information, may be had at the Head Office in York, or of any of the Agents.

FIRE INSURANCES

are also effected by this Company, on the most moderate terms.

Agents are wanted in those towns where no appointments have been made. Applications to be made to Mr. W. L. NEWMAN, Actuary and Secretary, York; or to

Mr. RICH. WOOD, Solicitor, 12, John street, Bedford-row, Agent for London.

SPECIAL NOTICE.—To secure the advantage of this YEAR'S ENTRY, Proposals must be lodged at the Head Office, or at any of the Society's Agencies, ON OR BEFORE 31st MARCH.

THE SCOTTISH EQUITABLE LIFE ASSURANCE SOCIETY (Incorporated by Special Act of Parliament), is an institution peculiarly adapted to afford provision for families. It is purely Mutual Assurance, limited. The whole profits are allocated every three years amongst policies of more than FIVE YEARS' duration. No part is, as in the case of a proprietary company, diverted from those who are assured and paid away to shareholders. The additions which have already been made to policies afford the clearest evidence of the prosperity of this Institution, and the great advantages derived by its members.

Since the Society was instituted in 1831, the additions to policies have been at the rate of two pounds per cent. per annum, not only on the sums assured, but also on all the additions accumulated from time to time, so that the original of two pounds per cent. declared at 1st March, 1839, was equal to about two pounds fourteen shillings per cent. per annum on the sums originally assured by the earlier policies.

The total additions to policies made at the preceding 1st March, 1838, amounted to Four Hundred and Fifty Thousand six Hundred and Sixty-five Pounds.

EFFECT OF ADDITIONS.

On a policy for 1,000l., dated 1st March, 1826, 7s. 6d. will be payable if it become a claim during the current year, after payment of this year's premium. This is an addition of nearly 40 per cent. on the sum assured, supposing such a policy to have been effected at the age of 30, the additions, if now applied in reduction of the future premium, would reduce the premium from 25l. 1s. 10d. to 8l. 12s. 6d., being 17s. 6d., or seven-eighths of a pound, per cent. only on the sum assured: and even the small payment must be reduced every three years during the subsistence of the policy, and may not only ultimately be extinguished, but leave further additions to be afterwards made to the policy.

The ADDITIONS or BONUSES may, in the option of the Assured, be applied thus:—

1. They may be added to the sum payable at death;
2. They may be applied in reduction of the future premiums;
3. They may be applied in reduction of the present payment; or,
4. They may be applied in redemption of the future premiums.

Amount assured	£3,700,000
Annual Revenue	120,000
Accumulated Fund	600,000

Tables of Rates and Form of Proposal may be had (free) on application at the Society's Office, 64, Moorgate-street, City.

WILLIAM COOK, Agent.

*** Medical referees paid by the Society.

LOANS.—Persons desirous of obtaining ADVANCES from 50l. to 500l. upon approved personal security, repayable by easy instalments, extending over a lengthened period, are invited to examine the principles of the BRITISH MUTUAL SUBSCRIPTION LOAN ASSURANCE CLASSES. Prospectuses, reports, and every information may be obtained on application at the British Mutual Life Offices, 17, New Bridge-street, Blackfriars. Rules 6d. each copy, or 1s. per post. Note.—Four new classes are now in course of formation for London, and will immediately commence operations.

NATIONAL ASSURANCE AND INVESTMENT ASSOCIATION.

7, St. Martin's-place, Trafalgar-square, London; AND 26, Pall-mall, Manchester.

Established May, 1844.

INVESTMENT OF CAPITAL AND SAVINGS.

The object of the Investment Department of this Institution, is to open equally secure and profitable channels of investment for the surplus capital of the affluent, and the periodical savings of the industrial classes of the community. To persons desirous of placing their money out at interest, but unused to making securities, and inexperienced in estimating their value, this Institution offers immediate facilities, and an opportunity of realising the highest rate of interest yielded by first-class securities, in which alone the money deposited with the Association is employed.

Interest payable in January and July.

NATIONAL ASSURANCE AND INVESTMENT ASSOCIATION.

CAPITAL STOCK, £100,000.

The Capital Stock is altogether distinct and separate from the Depositors' Stock in the Investment Department of this Institution. It constitutes, with the Premium Fund, a guarantee for the engagements of the Association, and has been provided in order to render the security of the Assured complete.

IMPORTANT NOTICE TO POLICY-HOLDERS.

Policies of this Institution are INDISPUTABLE, and made PAYABLE TO THE HOLDER BY SPECIAL ENDORSEMENT, thus saving the expense of a transfer deed as well as legacy and probate duty.

FOR SECURING LOANS OR DEBTS.

Amongst the varied and extensive Tables of this Institution will be found one peculiarly advantageous where Policies are required for securing loans or debts. The rate of Premium by this Table will protect the Interest of the Policy-holder from all contingencies, and allow the Life secured to proceed to, and reside in, any part of the world.

MUTUAL ASSURANCE:—

Assurances may be effected from 50l. to 10,000l. on a Single Life.
Entire profits belong to the Assured, and divided annually.
Credit for half the amount of the first five annual Premiums.
Medical men remunerated for their Reports.
Liberty to Travel, and Foreign residence, greatly extended.

COLLEGE EDUCATION.

A Novel Table has been constructed expressly for the use of this Institution, whereby a Parent, by the payment of a very small annual premium, may, in the event of death, secure to a Child, either an Annuity, payable from the age of 17 to 23, or an equivalent amount in money.

Other new and important Tables for Educational purposes, and Endowments for Children, are in course of construction, and will shortly be published.

The Tables for Reversionary and Deferred Annuities are particularly deserving of attention, whether regarded as a means of providing for a particular individual, or as a provision against the casualties of age, involving, as it does, the uncertainties of health and fortune.

Full information and prospectuses may be obtained, on application at the Head Offices of the Association, or to the respective Agents throughout the United Kingdom.

PETER MORRISON, Managing Director.

Applications for Agencies may be made to the Managing Director.

THE TY-MAWR SLATE COMPANY, Llanllyfni, Carnarvon.—Upon the cost-book system.—Divided into 2,000 parts or shares of 5l. each.—Office of the Company, 33, Moorgate-street.

TRUSTEES.
William Lucas Hanley, esq. 7, Highbury.
Alexander Maclean, esq. Harrow-on-the-Hill.

DIRECTORS.
Alexander Maclean, esq.
J. Burrows Watson, esq. Manchester-street, Manchester-square.
John Todd, esq. Cheyne-row, Chelsea.
J. C. Gow, esq. Wm. Inst. C.E. Edinburgh.
Horace Green, esq. 148, Upper Thames-street.

SOLICITORS.—Messrs. Vardy and Delmar, 7, Finsbury-square.

BANKERS.—Commercial Bank, Lothbury.

PRESS AND SECRETARY.—Mr. James Bacon.

This Company is formed for the purpose of working the Ty-Mawr Slate and Slab Quarry, situate in Nantlle Vale in the Parish of Llanllyfni, near Carnarvon.

The demand for slate and slate slab increases so rapidly, and such enormous supplies are annually shipped to America and elsewhere, that few investments of the present day afford greater inducements for the lucrative employment of capital than the object proposed.

The quarry embraces an area of about 75 acres, having 6h yards on the course of the vein, which exceeds 60 feet in width, and yields two kinds of slate, the light blue and the purple red. The slate is of first-class quality, being very light, strong, and of even cleavage, smooth on both sides, and free from spots or stripe, finely laminated, full of metal, and will bear an extraordinary pressure with a greater deflection than almost any other kind of slate.

A considerable sum of money has already been expended in opening the quarry, making tramways and in machinery, of all which the Company will have the benefit.

The quarry is sufficiently cleared to enable three hundred men to commence working immediately, and is admirably situated for being worked with economy, the works having been so judiciously laid out, that ample space is provided for the refuse heaps on either side of the vein, leaving all the available rock unobstructed; and, moreover, an abundant supply of water is obtained from the adjacent mountains, sufficient to work every description of machinery required in the quarry, thereby dispensing with the use of steam power, which is calculated to be a saving of at least 400l. per annum.

The whole of the plant and buildings are included in the purchase of the quarry.

At present the produce is conveyed to the port of Carnarvon, by means of the Nantlle Vale Tramway, which runs within half a mile of the quarry, at a cost of 3s. per ton, but this cost will very soon be reduced to less than one-half, by means of the Bangor and Port Madoc Railway, now in the course of construction, and which will be completed as far as Carnarvon during the ensuing spring.

A most valuable appendage is attached to the quarry at Carnarvon, viz. a wharf and quay, free of any charge or dues; vessels of 150 tons burthen can lie alongside and load, and convenient sheds are attached for storing away a large stock of slates; it is considered that a saving of 2s. 6d. a year is effected by this privilege.

The property is held direct from the freeholder, at the very moderate royalty of 2s. 6d. per ton.

The amount of capital required for the purchase of the Property, Works, Machinery, Plant, &c. is 11,000l. and 4,000l. is proposed to be expended in enlarging the Works and increasing the capabilities of the quarry.

From estimates prepared upon the practical working of the quarry, a profit is shown, after allowing for every expense, of 20l. per cent. which returned twice a-year (as is usual with slate works), gives an annual profit of 40l. per cent. available for dividends.

The estimates and plans, and also specimens of the Slate may be inspected by Shareholders at the Office of the Company, where applications for Shares in the following Form may be made, as also, at the Office of the Solicitors, Messrs. VARDY and DELMAR, 7, Finsbury-square, London.

FORM OF APPLICATION FOR SHARES.

TO THE DIRECTORS OF THE TY-MAWR SLATE COMPANY.

GENTLEMEN,

I hereby request that you will allot me ..... Shares, of 5l. each in the above Company, and I hereby agree to accept and pay up the same, and sign the Cost Book of the Company, when required to do so.

I am, Gentlemen, your obedient servant,

Name, in full .....
Profession, Trade, or Occupation .....
Residence, in full .....
Place of Business (if any) .....
Name and Address of Referee .....
Date .....

LONDON and PROVINCIAL JOINT-STOCK LIFE ASSURANCE COMPANY.

Established, 1847.—Offices, 17, Gracechurch-street.

The Company effects every description of Life Assurance, both on the participating and non-participating system.

They also lend money on the security of freehold and long leasehold property, reversions, shares in companies, life interests, and incomes legally assignable. And on personal security, to persons assured by at least three unquestionable sureties, and a policy of insurance effected with the Company for not less than double the amount borrowed. In cases of personal security, the loan is made for periods of from one to five years, repayable by annual, half-yearly, or quarterly instalments, with interest at 9 per cent.

C. INGALL, Actuary and Secretary.

THE ROYAL BRITISH BANK, Incorporated by Charter, besides transacting all ordinary Banking business,

Continues to ALLOW,

ON DEPOSITS for six months, 3 per cent. per annum; and on sums for shorter periods, and at Call—interest varying with the amount and time in Bank:

And GRANTS

CASH CREDITS for indefinite periods, on sufficient securities, at 1 per cent. commission half-yearly on the amount of the credit, and 5 per cent. per annum interest on the balance only at debit; and

LOANS for short periods on marketable securities, at rates agreed upon with the accommodated.

Every additional information and forms for opening accounts, &c. will be supplied at the Bank and its Branches, or sent by post on application.—By Order of the Court of Directors,

HUGH INNES CAMERON,
16, Tokenhouse-yard, Lothbury, London. General Manager.

DAMP WALLS.—NEW PATENT PAINT, as applied on the Thames Tunnel, rendered effective and permanent inside or out, in quantities to cover a square yards for 1s., if 100 yards 6d., and no charge for packages.

PATENT LIQUID CEMENT for the fronts of houses, for beauty pre-eminent, giving the appearance of fine cut stone, at only one-eighth the cost of Oil Paint. In casks of 1, 2, and 3 cwt. at 8s., 14s., and 21s. each.

PATENT MINERAL ZINC PAINTS, invaluable for cheapness, beauty, and permanence, ready for use. White Mixed with Lead, for Greens and Blues, 6s. per gallon.

NEW PATENT COLOUR for inside work, may be applied on Wood, Stucco, Cement, or over Oil Paint. No smell, and will dry in an hour. In casks of 1 cwt. at 14s.

G. BELL and CO., Steam Mills, 2, Wellington-street, Goswell-street.

HUBBUCK'S PATENT WHITE ZINC PAINT.—THE PERMANENT WHITE of the artists, by its continuous hitherto restricted to the use of the artist, is now offered at the price of the ordinary white lead paint.

Four years since the proprietors placed their manufacture on a large scale, and put this elegant Paint in competition with White Lead.

Its confessed superiority over every other paint hitherto known, brought forward various imitations.

These inferior productions frequently made from zinc ores containing lead, arsenic, and other deleterious material, alike injurious to health, deficient in body, and reducing the preservative properties for which the original paint stands pre-eminent.

In justice to the proprietors these should not be confounded with the original, even though sold under the pretence, that it is all the same.

Hubbuck's Paint is entirely free from any injurious properties whatever. It is healthful in the manufacture, healthful in use, and healthful to occupants of rooms newly painted with it.

As a guard to the painter against the substitution of the inferior paints, each cask is stamped

"HUBBUCK, LONDON, PATENT;"

and if the cask has not been so marked, the reason is obvious.

A Circular with full particulars may be had of THOMAS HUBBUCK and SON, Colour Manufacturers, opposite the London Docks.

THE TWO GREATEST IMPROVEMENTS IN BUILDING.

THE SHEET ZINC from the VIEILLE MONTAGNE COMPANY is already so well appreciated in Great Britain for its superior quality, cheapness, and great durability for roofing purposes, &c. that we need only mention that during last year above several thousand tons of this Zinc were used for COVERING BUILDINGS, SHEATHING SHIPS, and other manufacturing purposes.

THE PATENT WHITE ZINC PAINT was first brought under public notice in England a few years ago by the Patentees, the Vieille Montagne Zinc Mining Company. The superiority of this paint over white lead is now so incontestably established, that it will suffice to state that the Admiralty, and the most eminent professional men, have adopted it ever since its introduction in the market. When used in an unadulterated state, its chief advantages are, cheapness, brilliancy of colour, hardness, durability, unturnishable by foul air or gas, and not injurious to health.—For further particulars apply to Mr. H. F. SCHMOLL, General Agent to the Vieille Montagne Company, 18, Manchester buildings, Westminster.

THE WASHINGTON CHEMICAL COMPANY, NEWCASTLE-ON-TYNE;

Manufacturers of

PATTINSON'S OXICHLORIDE of Lead.

The Washington Chemical Company having, during the last year, established a Manufactory of Pattinson's Oxichloride of Lead on a large scale, and being able to supply it with regularity, and to execute orders without delay, now proceed to bring this new and valuable preparation of Lead before their friends and the public, quite sure that it will not, in the present age, be condemned because it is new, and that if judged by its merits, it must make its way, and finally take its place as one of the important manufactures of this country.

Pattinson's Oxichloride of Lead is a chemical combination of one equivalent of Chloride of Lead, and one equivalent of Oxide of Lead; it being well known that common White Lead is a chemical combination of one equivalent of Oxide of Lead, and one equivalent (or thereabouts) of Carbonic Acid, constituting what is called in chemical language, Carbonate of Lead. Now there is no reason to conclude that Carbonate of Lead is the only compound of lead valuable as a paint, and still less that it should be the best compound of lead for that purpose. In point of fact it is not so, for the newly-discovered Oxichloride is most, if not in all respects, far superior; its colour is brilliantly white, and the manner in which it has been tried against the best White Lead that could be obtained, and after a period of upwards of two years it has been found to retain its white colour, considerably better than the lead against which it was tried.

But the chief and by far the most important advantage it possesses is, its remarkable and very decided superiority of body, by which term the power of covering surface well and extensively is understood among Painters. The attention of the discoverer was at a very early period drawn to this circumstance, and since that time, the Washington Chemical Company have had abundant opportunities of showing its superiority in this important particular beyond all doubt. They have themselves performed a number of experiments, and have also caused a number of experiments to be performed, in the large way, by various practical men, to ascertain accurately its covering power as compared with the best White Lead, and they now state the proportions to be as 3 to 10, that is, 3 lbs. of Oxichloride paint will cover as much surface as 10 lbs. of the best White Lead, the saving of cost being in the same proportion; besides this, the coating is thicker and more protective, both to and out of doors, as the Oxichloride dries into a hard, tenacious layer, more like an Enamel than Paint.

In using the Oxichloride, no difference in the materials with which it is mixed is required. Oil and Turpentine being employed as usual both for work technically called Painting, and for that intended to be varnished. For the use of Paper Stainers and Leather Dressers, the Oxichloride is found to be peculiarly suitable.

Washington Chemical Company strongly recommend this newly-discovered substance to the notice of consumers, both on account of its economy, and its intrinsic good qualities as a paint.

OFFICE IN LONDON.—Mr. R. COOKE, No. 7, Size-lane.
Office of the Washington Chemical Company,
73, Grey-street, Newcastle-on-Tyne, January 1, 1852.

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